

**UNITED STATES DEPARTMENT OF COMMERCE****United States Patent and Trademark Office**Address: COMMISSIONER OF PATENTS AND TRADEMARKS
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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. |
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09/298,505 04/23/99 HOLM-BLAGG

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EXAMINER

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|-----------|----------|--------------|
| FISCHER-A | ART UNIT | PAPER NUMBER |
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2167

DATE MAILED:

10/19/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Interview Summary

| | |
|--------------------------------------|---|
| Application No. 09/298,505 | Applicant(s) Holm-Bragg et al |
| Examiner Andrew J. Fischer | Group Art Unit 2167 |

All participants (applicant, applicant's representative, PTO personnel):

(1) Andrew J. Fischer

(3) _____

(2) Mark E. Brown

(4) _____

Date of Interview Oct 12, 2001Type: a) Telephonic b) Video Conference
c) Personal [copy is given to 1) applicant 2) applicant's representative]Exhibit shown or demonstration conducted: d) Yes e) No. If yes, brief description:Claim(s) discussed: 25b

Identification of prior art discussed:

Generally, art of recordAgreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Proposed amendment appears to overcome the art of record.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached

**ANDREW J. FISCHER
PATENT EXAMINER**

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

spanning at least first
and second financial transaction

25b A method for linking a plurality of financial records to create a group, said financial records corresponding to a plurality of financial transaction accounts, which comprises the steps of:

- providing a first account holder having a first financial transaction account and a first account financial record; *
- providing a second account holder having a second financial transaction account and a second account financial record; **
- providing a group master data record;
- providing a link for applying financial data from said account financial records to said group master data record; and
- applying financial data from said account financial records to said group master data record.

, said first account having a first financial transaction product with a first set of terms and conditions whereby said first set of terms and conditions govern the use of said first financial transaction product

, said second account having a second financial transaction product with a second set of terms and conditions independent of said first set of terms and conditions whereby said second set of terms and conditions govern the use of said second financial transaction product.

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